

FEMA WITHDRAWS NEW PRELIMINARY FLOOD MAPS

New proposed National Flood Insurance Program rate maps were issued December 15, 2009. **FEMA has notified the City that the Maps are being withdrawn as of December 23, 2009 because of the need for significant corrections.**

There will be Community meetings held in Burlington on the third Wednesday of every month in 2010 at 5:00 p.m. in Burlington at City Hall, 833 South Spruce Street to answer your questions.

FLOOD INSURANCE IS AVAILABLE IN BURLINGTON

Burlington is a participating community in the National Flood Insurance Program (NFIP) which means that **you can purchase flood insurance** to protect your property against the hazard of flooding.

Flooding in Burlington

Flooding in Burlington is caused by major flooding in the Skagit River Basin. Because of its geographic location, the Skagit River Basin is subject to winter rain floods and an increase in discharge during spring due to snowmelt runoff. Rain-type floods occur usually in November or December, but may occur as early as October or as late as February. Antecedent precipitation serves to build up ground water reserves. Frequently, a light snow pack is then formed over most of the entire basin. A heavy rainfall accompanied by warm winds completes the sequence, which produces major floods. The heavy rainfall and accompanying snow melt

result in a high rate of runoff, as the ground is already nearly saturated from earlier precipitation. Two or more crests may be experienced within a period of a week or two as a series of storms move across the basin from the west. The winter floods have a considerably higher magnitude than the average annual spring high water.

The magnitude and intensity of a storm cannot always be used as an index of the resultant river discharge. Other factors, such as the temperature sequence, degree of soil saturation, and moisture content of the snow pack largely influence the rate of and total runoff produced by a particular storm. Conditions preceding a storm may be such that even a moderate storm could set in motion the related factors that, collectively, result in a flood. Conversely, conditions in the drainage basin may be such that a severe storm results in only minor high water.

There are four flood zones in the City Limits of Burlington, the Floodway (river side of the dike), the 100 Year Flood Zone, the 500 Year Flood Zone, and the Special Flood Risk Zone. If property is located in the vicinity of Gages Slough and the land is three feet or more below the 100-year flood elevation, the risk of flooding is somewhat greater than in the surrounding area. This is because of the potential for floodwaters to be diverted into the Slough, in the event of flooding between here and Sedro Woolley, as occurred in the winter of 1990 and 1995.

However, the likelihood of flooding in the event of a 100-year flood is pretty much the same throughout the City Limits. There are a few spots of relatively high ground classified as

500-year floodplain that will be reclassified to 100-year floodplain when the new Flood Insurance Rate Maps are released. Unless you live on Burlington Hill, you are located in Zone A-7 under the new maps. Regardless of the outcome of any appeals that will be filed to object to the new maps, a timely purchase of flood insurance is your best option.

While there are no repetitive loss properties in Burlington, these examples show how close flooding has come in recent years. The October 21-22, 2003 flood event had an estimated flow at Concrete of 166,000 cfs, a 32-year frequency, while at Mount Vernon, the flow was 135,000 cfs, a 19-year frequency. In Burlington, critical facilities were evacuated. Many important lessons were learned through this process and a much improved state of readiness and awareness is the result. However, citywide evacuation was not necessary, and the sandbagging operation along the railroad tracks from Lafayette Road towards Sterling was successful in preventing overtopping.



1995 Skagit River Flood – BNSF Bridge failure

Most property insurance policies do not cover damage caused by flooding, but any property owner or renter in the City of Burlington is eligible to obtain Flood Hazard Insurance, since the city participates in the National Flood Insurance Program. Flood insurance is available through your own agency or broker and includes flooding from ponding/drainage problems, snowmelt flooding, runoff on hillsides, or any flooding involving surface water. *Coverage is available for residential and commercial buildings.* Contents of the building are a separate addition to the policy and are available to both property owners and renters. There is limited coverage available for flood-related erosion and mudslide. Replacement cost coverage is available for principal residences.



Photograph taken on October 21, 2003 in the Sterling area, midday.

Concerned about high Flood Insurance Rates? You may qualify for a substantial reduction if you have an Elevation Certificate that shows your home or business is located at or above the 100 year flood elevation. You will have to retain the services of a Licensed Engineer to complete the paperwork, unless an Elevation Certificate is

on file already with the Building Department, so please check here first at (360) 755-0077.

The odds that Burlington will flood are 1% in any given year. That is the definition of being located in the 100-year floodplain. Today, the levee system provides protection from a 50-year flood. The levee system is being upgraded and the city and Dike District #12 have an interlocal agreement to work towards the goal of levee certification.

In addition, the city is a member of the Community Rating System program and there is a **25% reduction** in the flood insurance rates available to most properties in Burlington.

There is a 30-day waiting period before coverage goes into effect in most cases, so don't wait until a flood is threatening. If you do not have coverage today, you need to get coverage before the new Flood Insurance Rate Maps are finalized, so that you will get a fair rate.

Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events.

The most typical form of federal disaster assistance is a loan that must be repaid with interest.

A flood policy will pay covered losses even if a disaster is not declared by the President.

If you don't have an insurance agent, the NFIP has a toll-free number for agent referrals:

Toll Free: 1-888-379-9531

TDD # 1-800-427-5593

<http://www.FloodSmart.gov>

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